

NEW-YORK DAILY TRIBUNE, TUESDAY, AUGUST 22, 1854.

reason of there being some doubt in regard to opening the books to-morrow. The books, however, will be opened as announced, and a very large amount of transfers will be made. In order to assist parties who have stock to receive, the leading stock houses having to deliver have announced their willingness to lend 40 on the stock.

An extra of *Thompson's Reporter* appeared to-day with the following announcement:

The Farmers' and Merchants' Bank of Memphis, Tenn., failed to redeem its notes in this city on Wednesday, Aug. 16, at 12 noon.

The Erie and Kalamazoo R. R. Bank, Michigan, has also failed to redeem its notes in this city. This failure may probably date from 12 M. Aug. 21.

Also, the Bank of Washtenaw, Michigan, at 12 M., Aug. 21.

Information for Uncounted Money are liable to change so soon, so that the rates given in *The Reporter* for the present are not reliable. We think all Western and Southern will, for a week or two, range from 2 to 4 cent, except Indiana, which bids fair to depreciate even more than 3 1/2 cent.

Illinoian and Wisconsin money is secured by 6 cent. Stocks and partly by 5 cent. Stocks taken at par.

The above named three banks were constituted institutions, and the community have no security for the notes. The circulation of the Erie and Kalamazoo Bank is supposed to be \$600,000 or \$700,000. The Washtenaw Bank has been in existence but about two months, and died according to Thompson, of cholera infantum. The circulation is stated to be less than \$25,000. The circulation of the Memphis Bank in this section cannot be large. The three banks were confirmed shipasters. The notes are not payable at any price in Wall-st. and are not supposed to be worth one cent on the dollar.

The late heavy fall in Erie has disabled some of the smaller stock brokers, but their affairs have been settled up with the usual faculty of Wall-st. failures and the facts not made public.

The Baltic brings a fair amount of orders for American Securities, a larger proportion than usual being for shares.

The writers of the commercial letters by her call earnest attention to the necessity of a prosecution of the defaulting officers of the railroads in order to inspire confidence abroad in the general honesty of the mercantile community. They speak also of the basenesses of the party we are enduring, and evince their confidence by ordering bonds and shares. Among other transactions in London we hear of about \$800,000 Terre Haute and Alton Bonds placed at a very fair price.

The earnings of the Providence and Worcester Railroad for the first six months of the years 1852, 1853 and 1854 were:

1852.	1853.	1854.
Passengers.....\$54,035 96	\$60,476 56	\$74,742 35
Freight.....\$22,267 99	\$33,693 00	\$22,212 00
Total.....\$106,302 95	\$124,170 56	\$100,000 22

The above table shows a gain in 1854 over 1853 of \$14,582, and over the corresponding period of 1852 of \$20,710 32.

The earnings for the seventh month of the year 1854 were \$67,775 66, exceeding those in the corresponding month in 1853 by \$5,329 64.

The gross earnings for 7 months, 1854, were.....\$165,737 52

The gross earnings for 7 months, 1853, were.....\$140,314 25

Increase year 1854, 15 per cent.....\$19,323 63

We have heretofore noticed the five 5 cent. scrip dividend of the Cincinnati, Hamilton and Dayton Railroad. The earnings of the road for the past six months were \$233,115 53, showing an increase of \$33,741 76 over those of the corresponding six months of the previous year. The increase in the number of passengers carried was 33,825. The net earnings of the road having been applied, during the past six months, to permanent improvements and work upon the second track, made it necessary for the Board either to borrow money at a high rate of interest, to dispose of the bonds of the Company at a ruinous sacrifice, or to make a scrip dividend, thus borrowing of the stockholders. The latter course was deemed most advisable.

The contract for constructing the Pacific Road, awarded to Morris, Walker and King and their associates in Texas, requires them to complete fifty miles within eighteen months, and finish one hundred miles each year thereafter until the road is completed.

At Philadelphia *The Ledger* says: Money is still in demand, the fall Dry Goods trade, which some persons looked to as the means of relief, is as yet very inactive. Southern and western merchants are very limited in their purchases, and as much or more so in their payments. The near trade is better, and to a very considerable extent for cash. The jobbers are pursuing the old practice of 1840-'41, in throwing their liabilities ahead. To borrow money is next to impossible, and only at very ruinous rates; hence recourse is had to buying on long credit, and selling, for cash at less cost, it being found a cheaper mode of raising the wind than settlement by borrowing. It is a policy that does very well while it lasts, but unfortunately it has an end. Pay day will come at last.

The Baltimore Sun says:

We see it stated in *T. S.* that the creditors of the Parker Vein Coal Company have determined to recognize the conveyance of its property and that a cordial understanding exists between the new directors and the stockholders. He has done so before, and retired the stock. His account against the company consists in his charges for money applied to their use but raised by retaining their own stock. He proposes to exchange releases with the company, which was declined by the directory. We do not learn that he presented any account of vouchers.

Mr. Jewett was vice-president and managing-director, the latter office implying a sort of finance committee. His allegation is that the company had no money, but that he had found a word of shaft about owners sending anything here that will sell for any price, because they are literally warped out at home. It is painful to see so many of our best brothers, both in the business and in the church, in such a state of perplexity as this market has now, every week with annuals just beginning to teach the lesson of the past year, and the world will be less than a thousand head there at sundown this evening, unless buyers return to a ruinous sacrifice, and even then we doubt very much if they will do so. We have seen less spirit on the part of buyers than sellers, and have not been as confident in the market as in the past. 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